



State of Connecticut

HOUSE OF REPRESENTATIVES STATE CAPITOL

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RANKING MEMBER
HOUSING COMMITTEE

MEMBER
ENERGY AND TECHNOLOGY COMMITTEE
INSURANCE COMMITTEE

Testimony in Support of HB 5361: An Act Concerning the Use of Breed of Dog as an Underwriting Factor for Homeowners and Tenants Insurance Policies

Insurance Committee

February 10, 2015

Dear Chairmen, Senator Crisco, Representative Megna, Vice Chairs, Senator Hartley, Representative Zoni, Ranking Members, Senator Kelly, Representative Sampson and honorable members of the Insurance Committee,

I would like to provide testimony on HB 5361 An Act Concerning The Use of Breed of Dog as an Underwriting Factor For Homeowners And Tenants Insurance Policies.

I appreciate the committee raising the bill and for giving residents the opportunity to be heard on this matter.

Connecticut has been a leader in Animal Welfare. Many residents of our state have opened up their hearts and homes to shelter and rescue animals. Many of these animals are what some refer to as "Bully Breeds" Discrimination by insurance companies has put many of our good hearted state residents in a difficult position, from not being truthful with insurance companies, to losing rentals due to landlords not wanting the extra insurance cost to not getting coverage at all.

While I understand risk assessments, I'm also interested to know what the statistical data is that generates the increased rates, or denials of coverage.

It could be helpful if insurance companies looked at other variables, does the homeowner have a fenced yard, do they have a record with animal control of a roaming dog, has the dog been involved in an attack on a person or other animal, is the dog neutered or has the owner participated in obedience training with their dog.

I agree, residents should pay an increased rate if they allow their dog or dogs to repeatedly roam from their yards, lack experience as a dog owner or have a dog with a history of biting or aggression. However, it doesn't seem fair to deny coverage to responsible dog owners.

I'm hopeful the Department of Insurance and the industry would be willing to do some research into the data of insurance pay outs for dog related claims, breeds, and also how many residents are paying the increased rates with no incidence, and how many were denied due to the breed of dog they have.


If say only one out of every five or ten thousand "bully breed" dogs had an incident that resulted in a claim, clearly the formula should be reviewed.

I fully support risk assessment and increased rates for higher percentage claims, homes directly on the water that aren't lifted having to have flood insurance, homes in tornado alleys etc, but just like residents can lower their rates if they install alarms, have smoke detectors or sprinklers, the same consideration should be afforded to responsible dog owners.

Thank you for your consideration.

Brenda Kupchick

Sincerely,

A handwritten signature in cursive script that reads "Brenda L. Kupchick".

Rep. Brenda Kupchick
132nd district
Fairfield & Southport